



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

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Attorneys for Secured Creditor

HSBC Bank USA, National Association as Trustee for  
Ellington Loan Acquisition Trust 2007-2, Mortgage  
Pass-Through Certificates, Series 2007-2

In Re:

Anna Marie Williams and Stanley H. Williams,

Debtors.

Order Filed on November 26, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 18-25378 ABA

Adv. No.:

Hearing Date: 10/10/18 @ 10:00 a.m.

Judge: Andrew B. Altenburg Jr.

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S  
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED**

**DATED: November 26, 2018**



Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

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Debtor:

Anna Marie Williams, Stanley H. Williams

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18-25378 ABA

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**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO  
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, HSBC Bank USA, National Association as Trustee for Ellington Loan Acquisition Trust 2007-2, Mortgage Pass-Through Certificates, Series 2007-2, holder of a mortgage on real property located at 1779 Hillside Dr, Cherry Hill, NJ, 08003, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Eric Clayman, Esquire, attorney for Debtor, Anna Marie Williams and Stanley H. Williams, and for good cause having been shown;

It is **ORDERED, ADJUDGED and DECREED** that Debtor shall obtain a loan modification within six months of confirmation; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Trustee shall not make disbursements on Secured Creditor's claim while the loan modification is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor does not waive its rights to the pre-petition arrears or any post-petition arrears that may accrue; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor is to make regular post-petition payments in accordance with the terms of the note and mortgage while the loan modification is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that if loss mitigation is unsuccessful, Debtor shall modify the plan to address Secured Creditor's pre-petition arrears, either by curing the arrears, selling the property, surrendering the subject property, or in a manner otherwise permitted by the code; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.